## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: J.V. Davies et al. Attorney Docket No.: SACO121711

Application No.: 10/685290 Art Unit: 3686 / Confirmation No: 9822

Filed: October 14, 2003 Examiner: S. Rangrej

Title: ONLINE SYSTEM AND METHOD FOR PROCESSING

LIFE INSURANCE APPLICATIONS

## **AMENDMENT SUBMITTED WITH RCE**

Seattle, Washington 98101

April 15, 2009

## TO THE COMMISSIONER FOR PATENTS:

## **INTRODUCTORY COMMENTS**

Please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of the claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.